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A. H. CLEMENT, Editor

How a Farm Loan Association

was organized

About a year ago I purchased

some land and needed some

money to finish paying for it.

One of my friends suggested

that we organize a farm loan

association.

We went for literature, and

after studying it through, we

found there would have to be

at least ten members to start it.

We looked around and found

plenty who wanted money, but

some wanted it right then,

others were afraid of any such

"foolishness," I try to think

there was no such thing as 50

per cent money.

After making several at-

tempts, we got enough together

to organize a "Farm Loan As-

sociation," "The Chesapeake National

Farm Loan Association." My

lawyer friend who helped or-

ganize has done all the elab-

erating of deeds and other

legal work. We closed these

loans and had five others who

have secured their loans, and

now have 22 applications each

and all helping the others to

get their money on better ter-

ms.

It was my day in the asso-

ciation Tuesday, November 25,

and after they were all notified

to meet the secretary at the

county seat, each one came

and paid every cent due.

I served as secretary treasur-

er this year, and am elected to

serve next year, and will state

that our association thinks this

is the best thing for farmers

that has come their way.—The

Progressive Farmer.

Andersenville

As I haven't seen anything

from Andersenville for some

time will send in a short ac-

count of what is going on

around the little town.

The school which is being

taught by Miss Graham Trent

and Mr. Spencer Gilliam is

getting on nicely. I think

school expects to have an en-

rollment in the near future

which we hope will be quite a

success.

Everybody around is kept

busy getting tobacco down and

ready for market. I think

prices have been very satisfac-

tory as far as corn is also bring-

Oh, Be Careful, Cigarette

It's not the smoke that's bad,

it's the habit that's bad.

But cigarette smokers know

the most frequently told story is

the story of the man who smokes

too much and gets sick.

Not while you are smoking, but

when you stop, you will find

that the smoke has done its

work. It has done its work in

the lungs, and it has done its

work in the stomach, and it has

done its work in the blood.

It has done its work in every

part of the body, and it has

done its work in the mind.

It has done its work in the

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The Thrice a Week Edition of

the N. Y. World in 1920-21

It is a Daily at the Price of

a Weekly. No other Newspaper

in the World gives so Much

at so Low a Price.

The present Presidential cam-

paign is the most important in

history. The Thrice a Week

World which is the greatest ex-

ample of talented journalism in

America will give you all the

news of it. It will keep you up to

date in the most important

events of the day. It will give

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CASTORIA

For Infants and Children

In Use For Over 30 Years

Always bears

Signature of

Chas. H. Fletcher

It will always

pay you to

have a talk

with me before

closing your

Real Estate deal.

Ask those who have

bought recently

it costs nothing to talk

about land

A. H. CLEMENT

APPOINTMENT, VA.

Beauty

reads of the skin

the face and the

body. It is the

most important

part of the body.

It is the part

that gives the

body its beauty.

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